DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare:

That my residence, post office address and citizenship are as stated below next to my name.

That I verily believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD OF ESTABLISHING A SYSTEM OF A SECONDARY MARKET FOR DISBURSEMENT INFORMATION

| the specification of | which (check o | one) | | |
|-----------------------------------|------------------|--|---|--------------------------------|
| | [X] [] | is attached hereto. was filed on Application Serial and was amended | No. | |
| That I have n by any amendment | | | ts of the above-identified specification, in | cluding the claims, as amended |
| | | nty to disclose infor Federal Regulations, | mation known to be material to patents \$1.56(a). | bility of this application in |
| patent or inventor's | certificate list | ed below and have a | ler Title 35, United States Code;119 of a also identified below any foreign applica that of the application on which priority | tion for patent or inventor's |
| Prior Foreign App | lication(s) | | | Priority Claimed |
| 2000-096611 (Number) | | Japan (Country) | 31/3/00 (Day/Month/Year Filed) | [X] [] Yes No |
| (Number) | | (Country) | (Day/Month/Year Filed) | Yes No |
| (Number) | | (Country) | (Day/Month/Year Filed) | [] [] Yes No |

That I hereby claim the benefit under Title 35, United States Codea120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Codea112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

United States Application(s)

| (Application Serial No.) | (Filing Date) | (Status)-(Patented, pending, abandoned |
|--------------------------|---------------|---|
| (Application Serial No.) | (Filing Date) | (Status)-(Patented, pending, abandoned) |
| (Application Serial No.) | (Filing Date) | (Status)-(Patented, pending, abandoned |

That all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

I hereby appoint the following attorneys and agents, with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith and request that all correspondence and telephone calls in respect to this application be directed to GREER, BURNS & CRAIN, LTD., 300 South Wacker Drive, 25th Floor, Chicago, Illinois 60606, Telephone No. (312) 360-0080:

| Attorney | Registration No. | | | |
|--|--|--|--|--|
| Roger D. Greer Patrick G. Burns Lawrence J. Crain Steven P. Fallon Paul G. Juettner Thomas R. Juettner James K. Folker B. Joe Kim Carole A. Mickelson Brittany C. MacDonald Arik Ranson Thomas R. Hizsimons Josh C. Snider | 26,174 29,367 31,497 35,132 30,270 16,158 37,538 41,895 30,778 44,159 43,874 40,607 P-47,954 P-47,680 | | | |
| Address for Correspondence: | GREER, BURNS & CRAIN , LTD. 300 S. Wacker Drive - 25th Floor Chicago, Ilinois 60606 Customer No. 24978 | | | |
| Full name of sole or one joint inventor: Inventor's signature: Date: March 15, 2001 | Kazılı ide Adachi AZUN i DE MACAA | | | |
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